

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
Angela D. Howell,  
  
Debtor.



Order Filed on July 7, 2016 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 15-19119-JNP

Adv. No.:

Hearing Date: 7/05/2016 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

**DATED: July 7, 2016**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

(Page 2)

Debtor: Angela D. Howell

Case No: 15-19119-JNP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 41 Delaware Avenue, Erial, NJ 08081, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joseph Rogers, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 15, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2016 through June 2016 with \$688.43 in suspense for a total post-petition default of \$4,049.91 (4 @ 1,061.40; late charges 4 @ \$59.51, 6 @ \$42.45; less suspense of \$688.43); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate lump sum payment of \$1,103.45 no later than July 15, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,946.46 will be paid by Debtor remitting, in addition to her regular monthly mortgage payment, \$491.08 per month for 5 months and \$491.06 for 1 month, which additional payments shall begin on July 1, 2016 and continue for a total of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2016, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 North West Grand Blvd., Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.